

Welcome to the Army Benefits Center-Civilian New Employee Orientation

Welcome!!

**Army Benefits Center-Civilian
303 Marshall Avenue
Fort Riley, Kansas 66442**



Agenda

- Federal Employees Health Benefits (FEHB)
- Thrift Savings Plan (TSP)
- Federal Employees Group Life Insurance (FEGLI)
- Employee Benefits Information System (EBIS)
- Interactive Voice Response System (IVRS)
- Flexible Spending Accounts (FSA)
- Federal Long Term Care Insurance Program (FLTCIP)
- Federal Employees Dental and Vision Insurance

Program (FEDVIP)



Agenda

- Civil Service Retirement System (CSRS)
- Federal Employees Retirement System (FERS)
- Military Deposit (P-56)
- Retirement Eligibility
- Death-In-Service
- Beneficiary Forms



Federal Employees Health Benefits Eligibility

www.opm.gov

- ✂ Must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)
- ✂ Temporary appointments must be longer than 365 days
- ✂ Part time employees will pay a higher premium based on the number of hours worked per pay period
- ✂ Coverage is NOT automatic
- ✂ No waiting period for coverage
- ✂ No pre-existing conditions



Premium Conversion

- ✂ Pre-tax benefit: Health Insurance premiums will be deducted prior to taxes
- ✂ You will be automatically enrolled in Premium Conversion unless you waive it
- ✂ Premium Conversion allows you to save on Federal taxes, State taxes and Social Security deductions



FEHB

- ✂ There are many plans available, including nationwide plans
- ✂ To see a list of all available plans visit:
<http://www.opm.gov/insure>
- ✂ It is your responsibility to research the available plans and ensure that the plan you select covers your area
- ✂ Normally, the effective date will be the first day of the next pay period after the election is made
- ✂ Notify ABC-C immediately if your FEHB information is not correct on your Leave and Earnings Statement (LES)



FEHB Time Frame

- ✂ As a new employee, you must make an election within 60 days of your 1st eligibility date or entrance on duty date
- ✂ You may make changes outside the 60 day window with a Qualifying Life Event (QLE) or during the annual Open Season
- ✂ Open Season begins the 2nd Monday in November and runs through the 2nd Monday in December effective on the 1st full pay period in January



Thrift Savings Plan (TSP)

- ✂ Tax deferred retirement savings/investment plan
- ✂ Provides the opportunity to increase your retirement income
- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)



TSP Enrollment



- ✂ You may start, stop or change your contribution amount at any time
- ✂ If you are a FERS employee, you will receive Agency Automatic Contributions of 1%
- ✂ Contribution Limit for 2010 is \$16,500



TSP Matching

- ⌘ As a FERS participant, you will receive agency matching contributions on the first 5% that you contribute per pay period
- ⌘ The first 3% is matched dollar for dollar
- ⌘ The next 2% is matched 50 cents for every dollar



TSP Fund Allocation

- ✂ Until you make your fund allocation on the TSP website, all of your funds will be invested in the G fund
- ✂ You may re-allocate your TSP funds or transfer funds twice a month. You may make unlimited transfers to the G fund. There is no Open Season.
- ✂ To allocate your TSP funds you will need to access the TSP website at <http://www.tsp.gov> using your TSP account number or customized user ID and web password



TSP Catch-Up

- ✂ TSP Catch-Up is open to participants who will be age 50 or older in the year they elect to contribute (\$5,500 limit for 2010)
- ✂ You must be contributing the full IRS yearly limit in order to be eligible (\$16,500 for 2010)
- ✂ Agency matching contributions do not apply
- ✂ You must make a new election every year



TSP

- ✂ You may review the TSP booklet **Summary of the Thrift Savings Plan** (TSPBK08) on the TSP site at **<http://www.tsp.gov>**
- ✂ Call TSP at 1-877-968-3778 for additional information



Federal Employees' Group Life Insurance (FEGLI) Eligibility

- ✂ You must be in a position subject to retirement deductions (FERS, CSRS, or CSRS Offset)
- ✂ Your work schedule can be part time or full time
- ✂ You will be automatically enrolled in Basic coverage unless you waive it



FEGLI Enrollment

- ✂ Elections can be made through the automated telephone system (IVRS) or through the website using EBIS
- ✂ You may waive or decrease your coverage at any time
- ✂ You must have Basic coverage in order to elect Optional coverage
- ✂ Notify ABC-C immediately if your FEGLI coverage is not correct on your LES



ABC-C Automated Systems

Employee Benefits Information System (EBIS)

- ✧ Secured Web based application
<https://www.abc.army.mil>
- ✧ Available 24 hours a day
- ✧ Create and process electronic benefit elections
- ✧ Requires use of AKO username and password or Common Access Card (CAC) authentication
- ✧ Requires use of SSN and PIN
- ✧ Allows you to print pending benefits transactions



ABC-C Web Site - Windows Internet Explorer

https://www.abc.army.mil/

File Edit View Favorites Tools Help

ABC-C Web Site

ARMY BENEFITS CENTER-CIVILIAN

The ABC-C

Home Site Map Contact Us

Benefit Topics

- [Court Ordered Benefits](#)
- [Forms](#)
- [Health Insurance](#)
- [Life Insurance](#)
- [Open Seasons](#)
- [Retirement](#)
- [TSP](#)
- [Uniformed Services](#)

What's Hot!



- [I want to retire!](#)
- [Help, I am a new employee!](#)
- [How do I make a deposit/redeposit?](#)
- [How do I change my beneficiary?](#)
- [Leave Without Pay \(LWOP\)](#)

Announcements

- The ABC-C will close at 1245 CT on Thursday, 19 March 2009. Benefits counselors will not be available during this time. Normal business operations will resume on Friday, 20 March 2009 at 0600 CT.
- The Thrift Savings Plan (TSP) amounts for 2009 have been published. The maximum contribution amount for regular TSP is \$16,500; and \$5,500 for TSP Catch-Up. Click [here](#) for the charts to assist you in planning your regular and Catch-Up TSP contributions to reach the maximum for 2009.
- The ABC-C has a new mailing address: **Army Benefits Center - Civilian, 303 Marshall Avenue, Fort Riley, KS 66442-5004**

Newsletters

- [ABC-C Newsletter - December 08](#)
- [Archived Newsletters](#)

HR Professionals

- [CPAC/HR Representative Information](#)
- [Death Reporting](#)

How Do I Access the ABC-C?



[Employee Benefits Information System \(EBIS\)](#)



[IVRS Automated Telephone System](#)

[IVRS Menu Chart](#)

Useful Links

- [Army Knowledge Online \(AKO\)](#)
- [CPOL Employee Portal \(Army Portal\)](#)
- [Federal Employees Dental and Vision Insurance Program \(FEDVIP\)](#)
- [Federal Employees Flexible Spending Account \(FSAFEDS\)](#)
- [Field Advisory Services \(FAS\)](#)
- [Long Term Care Insurance \(LTCI\)](#)
- [myPay](#)
- [Office of Personnel Management \(OPM\)](#)
- [Social Security Administration \(SSA\)](#)
- [Thrift Savings Plan \(TSP\)](#)

If you are accessing the Employee Benefits Information System (EBIS) website through the Army network, you will need your SSN and 6-digit ABC-C PIN. If you are accessing the EBIS website via the ABC-C homepage, you will first need to authenticate with your Army Knowledge On-Line (AKO) userid and password and then will need your SSN and

Trusted sites 100%

art | Inbox - Microsoft Outlook | New Employee Orientati... | Microsoft PowerPoint - [... | ABC-C Web Site - Win... | 7:19

SiteMinder Password Services - Windows Internet Explorer

https://www.ebis.army.mil/login/login.fcc?TYPE=33554433&REALMOID=06-00034ad3-7fbb-1489-b1a1-832f882f304d&GUID=&SMAUTHREASON=0&MET

File Edit View Favorites Tools Help

Go Launch SyncCell

Gadgets Cool Stuff Twitter Login YouTube Class

Home Site Map Contact Us

ARMY BENEFITS CENTER-CIVILIAN (ABC-C)
303 MARSHALL AVENUE
FORT RILEY, KS 66442-5004
(877) 276-9287

First Name.Last Name

Employee Login
(with an AKO Account)

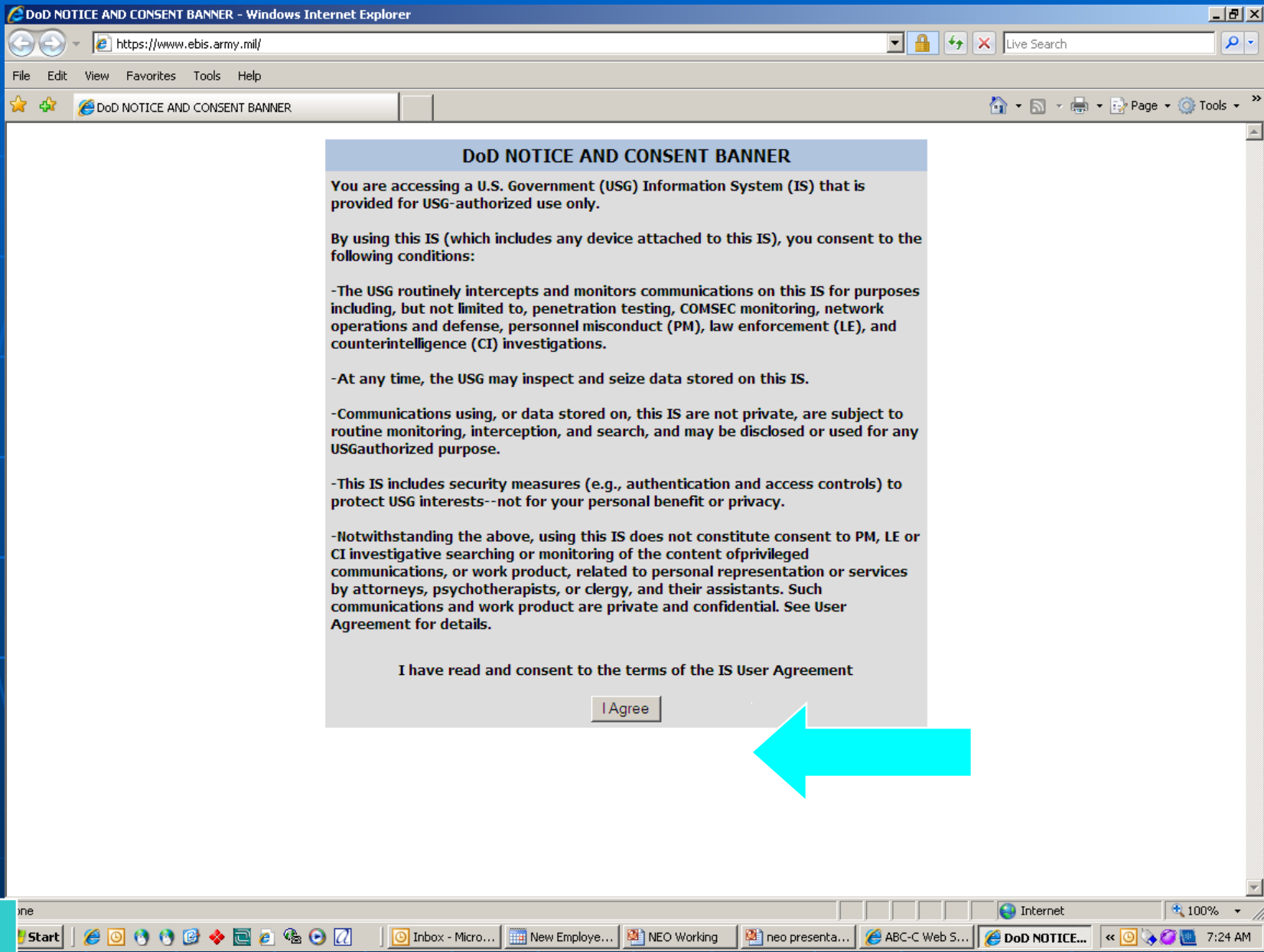
AKO Username:

AKO Password:

Login

[CAC Employee Login](#)
(Using Common Access Card)

Or log in by CAC



EBIS : Login - Windows Internet Explorer

https://www.ebis.army.mil/login.aspx

File Edit View Favorites Tools Help

EBIS : Login

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

Click to return to the home page.

Help

Welcome to the Employee Benefits Information System (EBIS)...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PIN.

SSN (No Dashes)

PIN

[Reset PIN](#)

Login...

User Information:
If you are a new user select the New User button below. Your temporary PIN is your two digit month and the last two digits of your year of birth (MMYY). If you have forgotten your PIN, you will need your latest Leave and Earnings Statement or Notification of Personnel Action to complete the information on the Reset PIN link above. Your new permanent PIN must be six numbers and cannot be in the exact order of your Social Security number, date of birth, service computation date, or repetitive/consecutive numbers.

New User

If you encounter difficulty with your PIN, please contact the HelpDesk @ DSN 856-2000 or 785-239-2000 Monday through Friday, from 0730 to 1600 CT, for assistance.numbers.

000000001 SSN with no dashes

123456 ABC PIN #

Start | Internet | 100% | 7:24 AM

Inbox - Micro... New Employee... NEO Working neo presenta... ABC-C Web S... EBIS : Login ...

EBIS : Home - Windows Internet Explorer

https://www.ebis.army.mil/home.aspx

File Edit View Favorites Tools Help

EBIS : Home

Page Tools

EBIS

EMPLOYEE BENEFITS INFORMATION SYSTEM

[Help](#) [Calculators](#) [Transactions](#) [Forms](#) [My Profile](#) [Information](#)

Session
User:

Pending Transactions
FEHB: None
TSP: None
FEGLI: None


Agency News
Did you create a transaction for TSP, FEHB or FEGLI that is effective this weekend? If you did and you don't see that it is processed yet, remember that our information will not be refreshed for the weekend transactions until Monday morning. If you have concerns about your transaction, please contact a Benefits Counselor.


Welcome to the Employee Benefits Information System (EBIS)...


Department of Army


The Employee Benefits Information System (EBIS) is designed to provide Federal employees and personal information regarding their retirement & benefits.


To get started - choose one of the following:

 **Calculators**
Click to use a variety of retirement and TSP calculators.

 **Transactions**
Click to view current coverage and/or change your TSP, FEHB, or FEGLI benefits.

 **Forms**
Click to fill and/or print benefits related forms.

 **My Profile**
Click to personalize your information that is used in EBIS.

 **Information**
Click to view information about Federal employee benefits.

Internet 100%

FEHB Current Coverage

You are currently not enrolled in FEHB.

[Change](#)**FEHB Pending Transaction**

You have no pending transactions.

[Void](#)**TSP Current Coverage**

You are currently contributing to TSP.

Retirement Plan	FERS
Contribution Amount	\$0.00
Contribution Percent	5%

[Change](#)**TSP Pending Transaction**

You have no pending transactions.

[Void](#)**FEGLI Current Coverage**

All FEGLI amounts and costs are based on your age as of the pay period ending date: 08/19/2006.
Enrollment Code: C0

<u>Coverage</u> <u>Type</u>	<u>Amount of</u> <u>Coverage</u>	<u>Cost Per</u> <u>Pay Period</u>	<u>Multiple</u> <u>Factor</u>
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FEGLI Pending Transaction

You have no pending transactions.
If you completed a FEGLI transaction that is effective today there will be no pending transaction.



Interactive Voice Response System (IVRS)

- ✂ Automated Self-Service Phone System
- ✂ To access call toll free 1-877-276-9287
- ✂ **TDD: 1-877-276-9833 (Hearing Impaired)**
- ✂ Requires use of SSN and PIN (initially the PIN is your mm/yy of birth, then you will be prompted to create a 6 digit PIN)
- ✂ Available 24 hours a day
- ✂ Counselors are available 12 hours per day from 6:00 a.m. – 6:00 p.m. Central Time



Army Benefits Center - Civilian

1-877-276-9287

Initial Options

Select: 1= Army Civilian 2= DCMA Civilian 3= Army Uniformed Services Member	Select: 1= Customer Service Survey 2= Access Benefits and Entitlements Select: 1= Current or Separated Civilian Employee 2= Retiree or Surviving Spouse 3= Seeking Temporary Continuation of Coverage (FEHB)	To access Benefits and Entitlements: 1= Enter SSN and PIN 1= Change your PIN 2= Continue 2= Forgot PIN Current Duty Phone 1= Correct 2= Change	Main Menu: 0= Benefits Counselor 1= FEHB 2= Retirement 3= TSP 4= FEGLI 6= Fax Document 9= Exit System
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Menu Information Available after Main Menu Option Selected

1 = FEHB: 1= General Information 2= Personal Information 3= New Employee Election 4= Change from Self and Family to Self Only (without changing plan) 5= Open Season Election 6= Cancel FEHB 7= Non-Open Season Change 8= Fax of latest SF 2809 0= Counselor 9= Previous Menu	2 = Retirement: 1= General Information 2= Personal Information 3= Retirement Estimate 0= Counselor 9= Previous Menu	3 = TSP: 1= Personal Information 2= TSP Election 4= Stop Contributions 5= TSP Catch-Up Election 0= Counselor 9= Previous Menu	4 = FEGLI: 1= General Information 2= Personal Information 3= New Employee Election 4= Non-Open Season Election 5= Open Season Election 6= Fax of Open Season Election 0= Counselor 9= Previous Menu	6 = Faxed Documents : 1= Request a Document 2= Index of Documents 9= Previous Menu
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Flexible Spending Account (FSA)

- ✂ Allows you to pay for certain health/dependant care expenses with pre-tax dollars
- ✂ If you are eligible for FEHB, you are eligible for FSA
- ✂ You have 60 days from your 1st eligibility date or entrance on duty date to enroll, or you can enroll during the annual Open Season
- ✂ You must reenroll every year
- ✂ Use it or lose it



Flexible Spending Accounts (FSA)

To receive more information regarding FSAs, please
contact a FSA counselor

Email: fsafeds@shps.net

Telephone: 1-877-FSAFEDS (372-3337)

TTY: 1-800-952-0450

Mon-Fri 9AM-9PM Eastern Time
Closed Weekends and Holidays

<http://www.fsafeds.com>



Federal Long Term Care Insurance Program (FLTCIP)

- ✂ Long term care insurance provides funds if you can no longer perform everyday tasks for yourself
- ✂ Care can be provided in a variety of settings: your home, a nursing home, hospice care or other assisted living facilities
- ✂ You may apply within 60 days of your entrance on duty date
- ✂ You may apply at anytime with the longer underwriting procedure



Federal Employees Dental and Vision Insurance Program FEDVIP

- ✂ Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible employees and their family members
- ✂ Stand alone Dental and Vision Insurance
- ✂ Competitive premiums
- ✂ Pre-tax payroll deduction
- ✂ Can enroll in dental, vision, or both
- ✂ You may apply within 60 days of your entrance on duty date or during the Open Season



FEDVIP

<http://www.benefeds.com>

Mon-Fri 9 a.m. – 7 p.m. ET
Closed Weekends and Holidays

Telephone: 1-877-888-FEDS (1-877-888-3337)
TTY: 1-877-889-5680



FERS Retirement

FERS is a 3-tiered retirement system

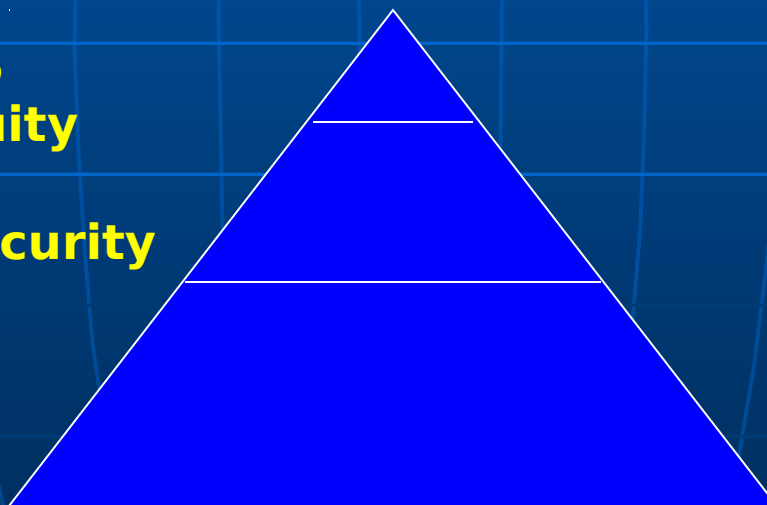
FERS annuity is the smallest component

TSP WILL make up the largest portion of your total retirement

**FERS
Annuity**

Social Security

Thrift Savings Plan



CSRS Retirement

- ✂ You are only eligible to be placed in CSRS or CSRS Offset if you had 5 years of creditable civilian service as of 12/31/1986 or as of your last break
- ✂ Under CSRS Offset, you are also contributing to Social Security
- ✂ Your CSRS Offset annuity will be offset if you are eligible for Social Security at age 62 or at retirement which ever is later



Military Deposit



FERS Post-56 Military Service

**FERS Military Service on/after
01-01-57**



**Must Pay to Receive Credit for
Retirement Eligibility and Annuity
Computation**

Amount of Deposit:

3% of basic pay earned + interest

Interest may vary by date service
was performed



FERS Credit For Post-56 Military Service

IN RECEIPT OF MILITARY
RETIRED PAY

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graph TD; A[IN RECEIPT OF MILITARY RETIRED PAY] --> B[Based on Non - Combat Disability or Length of Service (includes campaign time)]; A --> C[Based on Combat Disability or Chap 1223, Title 10 (Reserves)]; B --> D[No credit unless Military Retired Pay is Waived and Deposit is Paid]; C --> E[Must Pay to Receive Credit for Eligibility & Annuity Computation];
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Based on Non - Combat
Disability or Length of
Service (includes
campaign time)

No credit unless Military
Retired Pay is Waived and
Deposit is Paid

Based on Combat
Disability or Chap 1223,
Title 10 (Reserves)

Must Pay to Receive
Credit for Eligibility &
Annuity Computation



How Do I Make a Military Deposit?

ABC-C Fax # 785-239-6228

- ✂ Complete form RI 20-97, *Estimated Earnings During Military Service*, and send to the appropriate branch of service (addresses and fax numbers are on the ABC-C website). Include copies of all of your DD 214s
- ✂ Once you receive the completed RI 20-97, fax or mail it with your DD 214 and SF 2803/SF 3108 and SF 3108A to the Army Benefits Center-Civilian
- ✂ Payments are made directly to DFAS-Cleveland
- ✂ Ensure a copy of the "Payment in Full" notice is filed in OPF
- ✂ The first 2 years are interest free, the 3rd year is interest deferred



Civilian Deposit Service

- Civilian service not covered by retirement deductions (typically service in which you only paid into Social Security)
- Typically temporary or indefinite service
- Effect of deposit service upon retirement annuity computation depends upon retirement plan
- Amount of deposit is equal to deductions that would have been withheld (based on retirement plan) plus interest



FERS

Optional Retirement

Eligibility requirements for Optional Retirement:

- ✂ Minimum Retirement Age (MRA) with 30 years of service
- ✂ Age 60 with 20 years of service
- ✂ Age 62 with 5 years of service

- ✂ MRA with at least 10 years but less than 30 years of service
 - 5% reduction for each year under age 62 (permanent reduction)
 - Not entitled to annuity supplement

- ✂ NOTE:
 - Must have at least 5 years of creditable civilian service
 - Military service or sick leave may not be used to reach the 5 year rule

Disability Retirement-FERS

- ✘ To qualify for a disability retirement, you must have at least 18 months of creditable civilian service
- ✘ To apply, you must complete regular retirement forms as well as the Disability Retirement forms
- ✘ You are required to apply for Social Security
- ✘ It can take OPM 2-6 months to approve or disapprove your request
- ✘ Disability retirement annuities ARE subject to Federal taxes



Death-In-Service

- If you die while still an active employee, your survivor **MAY** be entitled to death benefits
- In the event of your death, your survivor needs to contact your supervisor, who contacts the Civilian Personnel Advisory Center (CPAC) or Human Resources Office (HRO)
- The CPAC or HRO will contact ABC-C
- An ABC-C counselor will contact your survivor within 24 hours



For Additional Information

Toll Free: 1-877-276-9287

Hearing Impaired TDD: 1-877-276-9833

Fax: 1-785-239-6228

Counselors available from 6 a.m. to 6 p.m. CT

Website: <https://www.abc.army.mil>

Address: Army Benefits Center-Civilian,
303 Marshall Avenue,
Fort Riley, KS 66442



**If you have additional questions
please feel free to contact us at
our toll free number**

